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Case 08-21153 Doc 1 Filed 08/12/08 Entered 08/12/08 17:44:39 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 45

United States Bankruptcy Court Northern District of Illinois			Voluntar	Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Murcia, Dagoberto	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): None	years	1	mes used by the Joint Debtoried, maiden, and trade name	•	3
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 0592	ver I.D. (ITIN) No./Complete EIN	Last four digit (if more than o		Гахрауег I.D. (ITI	(N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 139 North Butrick	and State)	Street Address	s of Joint Debtor (No. and S	treet, City, and St	ate
Waukegan, IL	ZIPCODE 60085	1			ZIPCODE
County of Residence or of the Principal Place of Lake	Business:	County of Re	sidence or of the Principal P	lace of Business:	
Mailing Address of Debtor (if different from stre	et address):	Mailing Addı	ress of Joint Debtor (if differ	ent from street add	dress):
	ZIPCODE				ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	bove):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filling Fee (Check one b ✓ Full Filing Fee attached ☐ Filling Fee to be paid in installments (Application signed application for the court's consideration to pay fee except in installments. Rule 10066 ☐ Filling Fee waiver requested (applicable to chattach signed application for the court's consideration for the court'	able to individuals only) Must at on certifying that the debtor is un (b). See Official Form No. 3A. apter 7 individuals only). Must	y ble) anization d States e Code) Check Do Chec	the Petitio The P	U.S.C. by an for a household Debtors defined in 11 U.S.C. as defined in 11 U.S.C. as the liquidated detare less than \$2,19 petition. solicited prepetition	one box) etition for of a Foreign ding etition for of a Foreign of a Foreign occeding Debts are primarily business debts C. § 101(51D) U.S.C. § 101(51D) ots (excluding debts 0,000 on from one or
Statistical/Administrative Information Debtor estimates that funds will be available for dist Debtor estimates that, after any exempt property is edistribution to unsecured creditors.		paid, there will be	e no funds available for		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5000 5,001- 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion million	More than \$1 billion	
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$50,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50	\$50,000,001 to \$100	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	

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Voluntary Pe (This page must be	etition Document e completed and filed in every case)	Page of Debto(s): Dagoberto Murcia				
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)				
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner		· · · · · · · · · · · · · · · · · · ·			
Name of Debtor:	NONE	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A	Exhib (To be completed if del				
	if debtor is required to file periodic reports (e.g., forms	(To be completed if debtor is an individual whose debts are primarily consumer debts)				
	h the Securities and Exchange Commission pursuant to) of the Securities Exchange Act of 1934 and is requesting or 11)	I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).				
l <u> </u>		//X	4 12 . 2000			
Exhibit A i	is attached and made a part of this petition.	X /s/ James T. Magee Signature of Attorney for Debtor(s)	August 12, 2008 Date			
l _	Exhive or have possession of any property that poses or is alleged exhibit C is attached and made a part of this petition.	libit C d to pose a threat of imminent and identifiable h	arm to public health or safety?			
Exhibit D	I by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made a	a part of this petition.	hibit D.)			
		arding the Debtor - Venue ny applicable box)				
◩	Debtor has been domiciled or has had a residence, princip immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this	District for 180 days strict.			
	There is a bankruptcy case concerning debtor's affiliate, ş	general partner, or partnership pending in this D	District.			
	Debtor is a debtor in a foreign proceeding and has its prin or has no principal place of business or assets in the Unit court] in this District, or the interests of the parties will b	ted States but is a defendant in an action or proc	eeding [in federal or state			
		ides as a Tenant of Residential Propoplicable boxes)	erty			
	Landlord has a judgment for possession of debtor's resident)			
	(Name of I	landlord that obtained judgment)				
	(Address	of landlord)	<u></u>			
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for					
	Debtor has included in this petition the deposit with the c period after the filing of the petition.	court of any rent that would become due during	the 30-day			
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).				

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Case 08-21153 Do	oc 1 Filed 08/12/08		ered 08/12/08 17:44:39	Desc Main
B1 (Official Form 1) (1/08)	Document		3 01 45	Page 3
Voluntary Petition			f Debtor(s):	
(This page must be completed and file			berto Murcia	
	Signa	atures		
Signature(s) of Debtor(s) (In	•		Signature of a Foreign R	epresentative
I declare under penalty of perjury that the info is true and correct. [If petitioner is an individual whose debts are has chosen to file under chapter 7] I am aware chapter 7, 11, 12, or 13 of title 11, United Statavailable under each such chapter, and choose [If no attorney represents me and no bankrupt	primarily consumer debts and e that I may proceed under tes Code, understand the relief e to proceed under chapter 7.	is true a	e under penalty of perjury that the informat correct, that I am the foreign represeiting, and that I am authorized to file this	entative of a debtor in a foreign
petition] I have obtained and read the notice r			only one box.)	
I request relief in accordance with the chapter Code, specified in this petition.	of title 11, United States		I request relief in accordance with chapt Code. Certified copies of the documents r attached.	
X /s/ Dagoberto Murcia			Pursuant to 11 U.S.C.\$ 1511, I request relititle 11 specified in this petition. A c recognition of the foreign main proceeding	ertified copy of the order granting
Signature of Debtor		\ \v_		
Signature of Debtor		X_		
X		(Si	gnature of Foreign Representative)	
XSignature of Joint Debtor		_		
Telephone Number (If not represented by	attornov)	(Pt	rinted Name of Foreign Representative)	1
	attorney)			
August 12, 2008 Date		(I	Date)	
Signature of Attori		┼──		
X /s/ James T. Magee Signature of Attorney for Debtor(s) JAMES T. MAGEE 1729446 Printed Name of Attorney for Debtor(s) Magee, Negele & Associates, P.C. Firm Name 444 North Cedar Lake Road Address Round Lake, Illinois 60073		I declar as defir and hav and inf 3) if ru setting prepare docume	re under penalty of perjury that: 1) I am ned in 11 U.S.C. § 110, 2) I prepared the provided the debtor with a copy of the formation required under 11 U.S.C. § 11 les or guidelines have been promulgate a maximum fee for services chargeable ers, I have given the debtor notice of the ent for filing for a debtor or accepting a d in that section. Official Form 19 is at	a a bankruptcy petition preparer his document for compensation, his document and the notices 10(b), 110(h), and 342(b); and, d pursuant to 11 U.S.C. § 110 by bankruptcy petition a maximum amount before any any fee from the debtor, as
_(847) 546-0055		Printed	Name and title, if any, of Bankruptcy	Petition Preparer
Telephone Number August 12, 2008 Date *In a case in which § 707(b)(4)(D) applies, this certification that the attorney has no knowledge information in the schedules is incorrect.		state th	Security Number (If the bankruptcy pene Social Security number of the officer of the bankruptcy petition preparer.) (r, principal, responsible person or
Signature of Debtor (Corpora I declare under penalty of perjury that the inf is true and correct, and that I have been authors.)	formation provided in this petition	X		
behalf of the debtor.				
The debtor requests relief in accordance with United States Code, specified in this petition		Date		
			ature of bankruptcy petition preparer or on, or partner whose Social Security nur	
XSignature of Authorized Individual		assist	es and Social Security numbers of all ot ed in preparing this document unless th n individual:	
Printed Name of Authorized Individual		If mo	re than one person prepared this docum orming to the appropriate official form f	
Title of Authorized Individual		A bank	kruptcy petition preparer's failure to comply	with the provisions of title 11
Date			te Federal Rules of Bankruptcy Procedure mo conment or both 11 U.S.C. §110; 18 U.S.C. §	

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Dagoberto Murcia	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from th agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
 □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Dagoberto Murcia DAGOBERTO MURCIA
Date: August 12, 2008

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	Dagoberto Murcia	Case No.	
	Debtor	(If known)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Tra		0.00	

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(Report also on Summary of Schedules.)

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Desc Main

In re	Dagoberto Murcia	
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Debtor

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Account NorStates Bank Deposits of Money	J	100.00 361.20
		First Midwest Bank		
Security deposits with public utilities, telephone companies, landlords, and others.		Landlord's Security Deposit	J	1,200.00
Household goods and furnishings, including audio, video, and computer equipment.		Livingroom Furniture and Televisions Bedroom Furniture, Washer and Dryer Dining Room Set, Kitchen Table and Chairs Kitchen Utensils, Stove, Refrigerator and Microwave	J J J	1,000.00 450.00 200.00 300.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
Wearing apparel.		Wearing Apparel	Н	400.00
7. Furs and jewelry.		Jewelry	Н	150.00
Firearms and sports, photographic, and other hobby equipment.		AB Machine	J	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

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In re	Dagoberto Murcia	Case No.	
	Debtor	(If kn	own)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
X			
X			
X			
X			
X			
X			
X			
X			
X			
X			
X			
X			
X			
X			
	2003 Toyota Corolla (31,000 miles) 1995 Honda Civic (74,000 miles)	J H	6,500.00 2,000.00
	X	X X X X X X X X X X X X X X X X X X X	X X X X X X X X X X X X X X X X X X X

D	ocumen	t Pa	ge 1	LO	of .

In re	Dagoberto Murcia	Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		1993 Honda Civic Joint With Cousin	J	2,000.00
 26. Boats, motors, and accessories. 27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	x x x x x x x x			
		0 continuation sheets attached Tot	 al	\$ 14,761.20

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6C (Official Form 6C) (12/07)		Document	Page 11 of 45	

In re	Dagoberto Murcia	Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(CI	ieck one box)		
	11 U.S.C. § 522(b)(2)		

ш	11 U.S.C. § 522(b)(2)
√ 1	11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136.875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Savings Account	735 ILCS 5/12-1001(b)	100.00	100.00
Landlord's Security Deposit	735 ILCS 5/12-901	1,200.00	1,200.00
Livingroom Furniture and Televisions	735 ILCS 5/12-1001(b)	500.00	1,000.00
Bedroom Furniture, Washer and Dryer	735 ILCS 5/12-1001(b)	180.00	450.00
Dining Room Set, Kitchen Table and Chairs	735 ILCS 5/12-1001(b)	50.00	200.00
Kitchen Utensils, Stove, Refrigerator and Microwave	735 ILCS 5/12-1001(b)	50.00	300.00
Wearing Apparel	735 ILCS 5/12-1001(a)	400.00	400.00
Jewelry	735 ILCS 5/12-1001(b)	50.00	150.00
AB Machine	735 ILCS 5/12-1001(b)	10.00	100.00
2003 Toyota Corolla (31,000 miles)	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(c)	1,698.80 2,400.00	6,500.00
1995 Honda Civic (74,000 miles)	735 ILCS 5/12-1001(b)	1,000.00	2,000.00
1993 Honda Civic	735 ILCS 5/12-1001(b)	0.00	2,000.00
Deposits of Money	735 ILCS 5/12-1001(b)	361.20	361.20

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B6D (Official Form 6D) (12/07)

In re	Dagoberto Murcia	Case No.
	Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4001			Lien: Co-Signor on Auto Loan					4,318.00
Consumer Financial Services 509 Green Bay Road Waukegan, IL 60085	X		Security: 1993 Honda Civic				6,318.00	·
			VALUE \$ 2,000.00	1				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached				Sub	tota	l ı≻	\$ 6,318.00	\$ 4,318.00
continuation sheets attached			(Total o	of th	is pa Γotal	ıge)∤ l≯	\$ 6,318.00	\$ 4,318.00

(Report also on (If applicable, reposition of Schedules) also on Statistical

(Use only on last page)

(If applicable, report es) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re Dagoberto Murcia Debtor	, Case No (if known)
SCHEDULE E - CREDITORS HOLDIN	
A complete list of claims entitled to priority, listed separately by tyl unsecured claims entitled to priority should be listed in this schedule. In the address, including zip code, and last four digits of the account number, if property of the debtor, as of the date of the filing of the petition. Use a separate type of priority.	any, of all entities holding priority claims against the debtor or the
	the creditor is useful to the trustee and the creditor and may be provided if initials and the name and address of the child's parent or guardian, such as name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).
If any entity other than a spouse in a joint case may be jointly liable entity on the appropriate schedule of creditors, and complete Schedule H-both of them or the marital community may be liable on each claim by pla Joint, or Community." If the claim is contingent, place an "X" in the column the column labeled "Unliquidated." If the claim is disputed, place an "X more than one of these three columns.)	ncing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, mn labeled "Contingent." If the claim is unliquidated, place an "X"
Report the total of claims listed on each sheet in the box labeled "Schedule E in the box labeled "Total" on the last sheet of the completed so	Subtotals" on each sheet. Report the total of all claims listed on this chedule. Report this total also on the Summary of Schedules.
	eet in the box labeled "Subtotals" on each sheet. Report the total of all ortals" on the last sheet of the completed schedule. Individual debtors with of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each amounts not entitled to priority listed on this Schedule E in the box labele with primarily consumer debts report this total also on the Statistical Sum Data.	
Check this box if debtor has no creditors holding unsecured priority c	laims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Domestic Support Obligations

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Dagoberto Murcia	. Case No.
Debtor,	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherm	nan, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rethat were not delivered or provided. 11 U.S.C. § 507(a)(7).	ntal of property or services for personal, family, or household use
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local govern	nmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institu	ution
Claims based on commitments to the FDIC, RTC, Director of the Office of T. Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor valcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
st Amounts are subject to adjustment on April 1, 2010, and every three years the adjustment.	reafter with respect to cases commenced on or after the date of

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Document

B6F (Official Form 6F) (12/07)

In re	Dagoberto Murcia	, Case No.	
	Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5451 Bank of America P. O. Box 1598 Norfolk, VA 23501			Balance on Account				10,538.00
ACCOUNT NO. 4505 Chase 800 Brooksedge Blvd Westerville, OH 43081			Balance on Account				4,477.00
ACCOUNT NO. Chase P. O. Box 100018 Kennesaw, GA 30156							Notice Only
ACCOUNT NO. 4651 Chase / Circuit City 225 Chastain Meadows Ct Kennesaw, GA 30144			Balance on Account				5,648.00
							\$ 20,663.00
Total >							\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Dagoberto Murcia	,	Case No.	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6195 Chase Bank c/o Michael D. Fine 131 S. Dearborn Street Chicago, IL 60603							Notice Only
Countrywide Home Loans c/o Codilis & Associates 15W030 N. Frontage Rd., #100 Burr Ridge, IL 60527			Balance on Account				0.00
ACCOUNT NO. 5109 Dell Financial / Citibank 12234 North IH 35 Austin, TX 78753	-		Balance on Account				3,545.00
ACCOUNT NO. 8020 Discover Financial P. O. Box 3025 New Albany, OH 43054							Notice Only
ACCOUNT NO. 8020 Discover Financial Services P. O. Box15316 Wilmington, DE 19850			Balance on Account				4,592.00
Sheet no. 1 of 5 continuation sheets at to Schedule of Creditors Holding Unsecured	ached			Sub	tota	ı≻	\$ 8,137.00

Nonpriority Claims

Total ➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Dagoberto Murcia	,	Case No		_
	Deh	itor		(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6663 FIA Card Services P. O. Box 15026 Wilmington, DE 19850-5026			Balance on Account				190.00
ACCOUNT NO. 1945 GEMB/Gap P. O. Box 103106 Roswell, GA 30076							Notice Only
ACCOUNT NO. 1945 GEMB/Gap P. O. Box 981400 El Paso, TX 79998			Balance on Account				214.00
ACCOUNT NO. 1611 GEMB/Walmart P. O. Box 103106 Roswell, GA 30076							Notice Only
ACCOUNT NO. 1611 GEMB/Walmart P. O. Box 981400 El Paso, TX 79998			Balance on Account				607.00
Sheet no. 2 of 5 continuation sheets at to Schedule of Creditors Holding Unsecured	tached			Sub	tota	l ≻	\$ 1,011.00

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Dagoberto Murcia	,	Case No.	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5493							
Home Depot/Citibank P. O. Box 20507 Kansas City, MO 64195							Notice Only
ACCOUNT NO. 5493	+		Balance on Account				
Home Depot/Citibank P. O. Box 6497 Sioux Falls, SD 57117							611.00
ACCOUNT NO. 3171	T		Balance on Account				
HSBC/Carsons P. O. Box 15521 Wilmington, DE 19805							547.00
ACCOUNT NO. 3171	╁			\vdash	\vdash	H	
HSBC/Carsons P. O. Box 9068 Brandon, FL 33509							Notice Only
ACCOUNT NO. 0952	+			\vdash	\vdash	H	
Kohls P. O. Box 3120 Milwaukee, WI 53201							Notice Only
Sheet no. 3 of 5 continuation sheets att to Schedule of Creditors Holding Unsecured	ached			Sub	tota	ı >	\$ 1,158.00

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Dagoberto Murcia	, Case No	
	Debtor	(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0952 Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051			Balance on Account				231.00
ACCOUNT NO. 6990 North Shore Gas Peoples Energy 130 East Randolph Drive Chicago, IL 60601			Balance on Account				81.12
ACCOUNT NO. 3384 Sears/CBSD 133200 Smith Road Cleveland, OH 44130			Balance on Account				1,531.00
ACCOUNT NO. 3384 Sears/CBSD P. O. Box 20363 Kansas City, MO 64195							Notice Only
ACCOUNT NO. 2864 Target P. O. Box 673 Minneapolis, MN 55440			Balance on Account				2,601.00
Sheet no. 4 of 5 continuation sheets a to Schedule of Creditors Holding Unsecured	tached			Sub	tota	ı ≻	\$ 4,444.12

to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re _	Dagoberto Murcia	,	Case No		_
	Deh	itor		(If known)	

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9355							
Victoria's Secret P. O. Box 182125 Columbus, OH 43218							Notice Only
ACCOUNT NO. 5804	t						
WAMU / Hilco Receivables c/o Apex Financial Mgmt 1120 W. lake Cook Road, #A Buffalo Grove, IL 60089-1970							Notice Only
ACCOUNT NO. 9562			Balance on Account				
Washington Mutual P. O. Box 660433 Dallas, TX 75266-0433							2,111.76
ACCOUNT NO. 9355	t		Balance on Account	_			
WFNNB/Victorias Secret P. O. Box 182128 Columbus, OH 43218							154.00
ACCOUNT NO.							
Sheet no. 5 of 5 continuation sheets atta	ched			Cub	tota	ı>	\$ 2.265.76

Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured

Subtotal➤ Total ➤

37,678.88

2,265.76

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Case 08 B6G (Official Form 6G)	-21153
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Debtor

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[m. ma	Dagoberto Murcia

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Nelvi Prado	Residence Lease

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In re	Dagoberto Murcia	Case No.	
_	Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NAME AND ADDRESS OF CODEBTOR Alberto Flores	Consumer Financial Services 509 Green Bay Road Waukegan, Illinois 60085

RELATIONSHIP(S): daughter, son

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 2, 1

Married

Debtor's Marital

Status:

None

In re_	Dagoberto Murcia	Casa	
	Debtor	Case	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Employment:	DEBTOR			SPOUSE		
Occupation	Material Handler	Unemployed				
Name of Employer	Coleman Cable Corp.					
How long employed	6 years					
Address of Employer	1530 Shields Drive					
	Waukegan, IL 60085					
NCOME: (Estimate of averag	ge or projected monthly income at time case filed)		Ι	DEBTOR	SPO	OUSE
. Monthly gross wages, salar	y, and commissions		\$	2,468.00	\$	0.00
(Prorate if not paid mon	thly.)		Ф			
. Estimated monthly overtim	e		\$_	0.00	\$	0.00
. SUBTOTAL			\$_	2,468.00	\$	0.00
. LESS PAYROLL DEDUC	ΓΙΟΝS					
- D11 / 1 /	1		\$_	375.05	\$	0.00
a. Payroll taxes and socialb. Insurance	ai security		\$_	281.32	\$	0.00
c. Union Dues			\$_	32.00	\$	0.00
d. Other (Specify:)	\$_	0.00	\$	0.00
. SUBTOTAL OF PAYROL	L DEDUCTIONS		\$_	688.37	\$	0.00
TOTAL NET MONTHLY	TAKE HOME PAY		\$_	1,779.63	\$	0.00
7. Regular income from opera	ation of business or profession or farm		\$_	0.00	\$	0.00
(Attach detailed statement)						
3. Income from real property			\$_	0.00	\$	0.00
. Interest and dividends			\$_	0.00	\$	0.00
0. Alimony, maintenance of	or support payments payable to the debtor for the		ф	0.00	Ф	0.00
debtor's use or that of depe	endents listed above.		\$_	0.00	\$	0.00
1. Social security or other go	overnment assistance		\$	0.00	\$	0.00
(Specify)			Ψ_	0.00	Ψ	0.00
2. Pension or retirement inco	ome		\$_	0.00	\$	0.00
3. Other monthly income			\$_	0.00	\$	0.00
(Specify)				0.00	\$	0.00
4. SUBTOTAL OF LINES 7	THROUGH 13		\$_	0.00	\$	0.00
5. AVERAGE MONTHLY I	NCOME (Add amounts shown on Lines 6 and 14)		\$_	1,779.63	\$	0.00
6. COMBINED AVERAGE from line 15)	MONTHLY INCOME (Combine column totals			\$	1,779.63	_
		(Report also on Su on Statistical Sum				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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		Document	Page 24 of 45	

In re Dagoberto Murcia	Cogo No
Debtor	Case No(if known)
SCHEDULE J - CURRENT EXPENI	DITURES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or project filed. Prorate any payments made biweekly, quarterly, semi-annually, calculated on this form may differ from the deductions from income a	
Check this box if a joint petition is filed and debtor's spouse ma labeled "Spouse."	ntains a separate household. Complete a separate schedule of expenditure
Rent or home mortgage payment (include lot rented for mobile home)	\$1,200.
a. Are real estate taxes included? Yes	
b. Is property insurance included? Yes	
2. Utilities: a. Electricity and heating fuel	\$200.
b. Water and sewer	\$0
c. Telephone	\$0
d. Other Phone and Cable	\$\$\$
3. Home maintenance (repairs and upkeep)	\$0
4. Food	\$400
5. Clothing	\$50
5. Laundry and dry cleaning	\$50
7. Medical and dental expenses	\$0
8. Transportation (not including car payments)	\$350
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$75.
10.Charitable contributions	\$0
11.Insurance (not deducted from wages or included in home mortgage pa	yments)
a. Homeowner's or renter's	\$0
b. Life	\$0
c. Health	\$0
d.Auto	\$65
e. Other	\$0
12. Taxes (not deducted from wages or included in home mortgage paym	
(Specify)	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list page)	- · · · · · · · · · · · · · · · · · · ·
a. Auto	\$0
b. Other	
c. Other	\$0
14. Alimony, maintenance, and support paid to others	\$0
15. Payments for support of additional dependents not living at your hon	
16. Regular expenses from operation of business, profession, or farm (att	
17. Other Bankruptcy Attorneys Fees	\$ 200

2,645.00

1,779.63

\$_____865.37_

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

Debtor's family may help with expenses as necessary.

a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Northern District of Illinois

In re	Dagoberto Murcia		Case No.	
		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00		
B – Personal Property	YES	3	\$ 14,761.20		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 6,318.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 37,678.88	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,779.63
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 2,645.00
тот	TAL .	18	\$ 14,761.20	\$ 43,996.88	

Official Secretors States Description Description United States Bank upter Court Northern District of Illinois

In re	Dagoberto Murcia	Case No.		
	Debtor			
		Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 1,779.63
Average Expenses (from Schedule J, Line 18)	\$ 2,645.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 2,468.00

State the Following:

State the Following.			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,318	3.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ (0.00
4. Total from Schedule F		\$ 37,678	3.88
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 41,996	5.88

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Da	agoberto Murcia		
In re		Case No	
	Debtor		(If known)

	ONCERNING DEBTOR'S SCHEDULES OR PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have reare true and correct to the best of my knowledge, informa	ad the foregoing summary and schedules, consisting of sheets, and that they tion, and belief.
Date _ August 12, 2008	Signature: /s/ Dagoberto Murcia
Date	Debtor:
Date	Signature: Not Applicable
Date	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	N-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of the state of	uptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for his document and the notices and information required under 11 U.S.C. §§ 110(b), promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable tice of the maximum amount before preparing any document for filing for a debtor or n.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
• • •	title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address XSignature of Bankruptcy Petition Preparer	
Names and Social Security numbers of all other individuals who prepare	d or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
ff more than one person prepared this document, attach additional signe	d sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 18 U.S.C. § 156.	11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF P	ERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
or an authorized agent of the partnership] of the	resident or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor the foregoing summary and schedules, consisting of sheets (total orrect to the best of my knowledge, information, and belief.
Date	Signature:
[An individual signing on behalf of a partne	[Print or type name of individual signing on behalf of debtor.]

Case 08-21153

Doc 1 Filed 08/12/08 Entered 08/12/08 17:44:39 Desc Ma

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Dagoberto Murcia	Case No
		(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

${\bf 1.}\ \ {\bf Income\ from\ employment\ or\ operation\ of\ business}$

None

2006(nfs)

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT		SOURCE
2008(db) \$18,112.00	Employment	
2007(db) \$27,986.00	Employment	
2006(db) \$29,157.00	Employment	
2008(nfs)		
2007(nfs)		

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Current monthly rental payments

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None \boxtimes c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT PAID AMOUNT STILL AND RELATIONSHIP TO DEBTOR **PAYMENTS OWING** 4. Suits and administrative proceedings, executions, garnishments and attachments None List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **CAPTION OF SUIT** NATURE OF PROCEEDING COURT OR STATUS OR AND CASE NUMBER AGENCY AND LOCATION DISPOSITION Countrywide Home Circuit Court of Lake Foreclosure Proceedings Judgment Entered Loans, Inc. County, Illinois v. Dagoberto Murcia, et al. Case No. 07 CH 3185 Chase Bank USA v. **Colection Proceedings** Circuit Court of Cook Citation Pending Dagoberto Murcia County, Illinois Case No. 07 M1 256195 None Describe all property that has been attached, garnished or seized under any legal or equitable process

M

within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Countrywide Home Loans, Inc. c/o Codilis & Associates, P.C. 15W030 N. Frontage Rd, #100 Burr Ridge, IL 60527

April, 2008

Foreclosure Sale 603 South Elmwood Avenue Waukegan, IL 60085

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

James T. Magee
Magee, Negele & Associates, P.C. Payor: Debtor
444 North Cedar Lake Road
Round Lake, Illinois 60073

\$700.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE AMOUNT OF OF

SETOFF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

603 South Elmwood

Same Name

July, 2008

Avenue

Waukegan, Illinois 60085

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

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a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

 \boxtimes

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS BEGINNING AND ENDING DATES

	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" in 11 U.S.C. § 101.				
	⊠	NAME		ADDRESS	
		[Questions 19 - 25 *	are not appli		
	[If com	pleted by an individual or individual and	d spouse]		
		e under penalty of perjury that I have read the ents thereto and that they are true and correct		n the foregoing statement of financial affairs and any	
Date	August	t 12, 2008	Signature	/s/ Dagoberto Murcia	
			of Debtor	DAGOBERTO MURCIA	
		0	_ continuation sheets	attached	
	Po			attached mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571	
(3) if ru preparer	clare under sation and l les or guid s, I have gi	penalty for making a false statement: Fine of DECLARATION AND SIGNATURE OF penalty of perjury that: (1) I am a bankrup have provided the debtor with a copy of this elines have been promulgated pursuant to 1	f up to \$500,000 or in NON-ATTORNEY of the petition preparer document and the not 1 U.S.C. § 110 setting		
compens (3) if ru preparer debtor, a	elare under sation and l les or guid s, I have gi s required	DECLARATION AND SIGNATURE OF penalty of perjury that: (1) I am a bankrup have provided the debtor with a copy of this elines have been promulgated pursuant to 1 iven the debtor notice of the maximum amou in that section. ame and Title, if any, of Bankruptcy Petition ion preparer is not an individual, state the name, tit	NON-ATTORNEY occupant and the note that the preparer of the preparing and the fore preparing and the fore preparing and the preparer	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) as defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. § 110(b), 110(h), and 342(b); and a maximum fee for services chargeable by bankruptcy petition	
compens (3) if ru preparer debtor, a	clare under sation and les or guides, I have gi ss required in the second of the secon	DECLARATION AND SIGNATURE OF penalty of perjury that: (1) I am a bankrup have provided the debtor with a copy of this elines have been promulgated pursuant to 1 iven the debtor notice of the maximum amou in that section. ame and Title, if any, of Bankruptcy Petition ion preparer is not an individual, state the name, tit	NON-ATTORNEY occupant and the note that the preparer of the preparing and the fore preparing and the fore preparing and the preparer	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) ras defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. § 110(b), 110(h), and 342(b); and a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the	
compens (3) if ru preparer debtor, a Printed of If the ban partner w Address	clare under sation and l les or guide s, I have gi ss required or Typed N ruptcy petit. ho signs this	DECLARATION AND SIGNATURE OF penalty of perjury that: (1) I am a bankrup have provided the debtor with a copy of this elines have been promulgated pursuant to 1 iven the debtor notice of the maximum amou in that section. ame and Title, if any, of Bankruptcy Petition ion preparer is not an individual, state the name, tit	NON-ATTORNEY occupant and the note that the preparer of the preparing and the fore preparing and the fore preparing and the preparer	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) ras defined in 11 U.S.C. § 110; (2) I prepared this document for otices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); and a maximum fee for services chargeable by bankruptcy petition any document for filing for a debtor or accepting any fee from the	

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

 $A\ bankruptcy\ petition\ preparer's\ failure\ to\ comply\ with\ the\ provisions\ of\ title\ 11\ and\ the\ Federal\ Rules\ of\ Bankruptcy\ Procedure\ may\ result\ in\ fines\ or\ imprisonment\ or\ both.\ 18\ U.S.C.\ \S156.$

not an individual:

Form B8 (Officia Carse) 08-21153 Doc 1 Filed 08/12/08 Entered 08/12/08 17:44:39 Desc Main Document Page 37 of 45 UNITED STATES BANKRUFTCY COURT Northern District of Illinois

In re Dagoberto Murcia		Case No.			
	Debtor	Chapter 7			
СНА	PTER 7 INDIVIDUAL DEB	TOR'S STATEM	MENT OF INTER	NTION	
I have filed a schedule	of assets and liabilities which inclored executory contracts and unexpiring with respect to the property of	red leases which inc	cludes personal proj	perty subject to an u	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
1993 Honda Civic	Consumer Financial Servi		V	√	
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)		'	'
NONE					

Date:	August 12, 2008	/s/ Dagoberto Murcia	/s/ Dagoberto Murcia			
		Signature of Debtor	DAGOBERTO MURCIA			

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CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the principal responsible person or partner who signs this document.	e name, title (if any), address, and social security number of the officer,
Address	
Address X	

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition	
Address:	preparer is not an individual, state the Social Security	
	number of the officer, principal, responsible person, or partner o	
	the bankruptcy petition preparer.) (Required	
X	by 11 U.S.C. § 110.)	
Signature of Rankruptey Potition Properer or officer	-	

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

this notice required by § 342(b) of the Bankruptcy Code.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dagoberto Murcia	X/s/ Dagoberto Murcia August 12, 200
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

UNITED STATES BANKRUPTCY COURT NORHTERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re: Dagoberto Murcia	Case Number: Chapter 7
	VERIFICATION OF MAILING MATRIX
	ebtor(s) hereby verifies that the attached list of creditors is ne best of my (our) knowledge.
Dated:	
	Debtor

James T. Magee [#01729446] MAGEE, NEGELE & ASSOCIATES, P.C. 444 North Cedar Lake Road Round Lake, Illinois 60073 (847) 546-0055 Case 08-21153 Doc 1 Filed 08/12/08 Entered 08/12/08 17:44:39 Desc Main Document Page 42 of 45

Alberto Flores Discover Financial Services

P. O. Box 15316 P. O. Box 3120 Wilmington, DE 19850 Milwaukee, WI 53201

Kohls

Bank of America FIA Card Services Kohls/Chase

 P. O. Box 1598
 P. O. Box 15026
 N56 W 17000 Ridgewood Dr

 Norfolk, VA 23501
 Wilmington, DE 19850-5026
 Menomonee Falls, WI 53051

Chase GEMB/Gap Nelvi Prado

800 Brooksedge Blvd P. O. Box 103106 Westerville, OH 43081 Roswell, GA 30076

Chase GEMB/Gap North Shore Gas P. O. Box 100018 P. O. Box 981400 Peoples Energy

Kennesaw, GA 30156 El Paso, TX 79998 130 East Randolph Drive Chicago, IL 60601

Chase / Circuit City GEMB/Walmart Sears/CBSD
225 Chastain Meadows Ct P. O. Box 103106 133200 Smith Road

225 Chastain Meadows Ct P. O. Box 103106 133200 Smith Road Kennesaw, GA 30144 Roswell, GA 30076 Cleveland, OH 44130

Chase Bank GEMB/Walmart Sears/CBSD c/o Michael D. Fine P. O. Box 981400 P. O. Box 20363

131 S. Dearborn Street El Paso, TX 79998 Kansas City, MO 64195 Chicago, IL 60603

Consumer Financial Services Home Depot/Citibank Target

509 Green Bay Road P. O. Box 20507 P. O. Box 673 Waukegan, IL 60085 Kansas City, MO 64195 Minneapolis, MN 55440

Countrywide Home Loans
c/o Codilis & Associates

Home Depot/Citibank
P. O. Box 6497

Victoria's Secret
P. O. Box 182125

15W030 N. Frontage Rd., #100 Sioux Falls, SD 57117 Columbus, OH 43218 Burr Ridge, IL 60527

Dell Financial / Citibank HSBC/Carsons WAMU / Hilco Receivables
12234 North IH 35 P. O. Box 15521 c/o Apex Financial Mgmt
Austin, TX 78753 Wilmington, DE 19805 1120 W. lake Cook Road, #A

Buffalo Grove, IL 60089-1970

Discover Financial HSBC/Carsons Washington Mutual P. O. Box 3025 P. O. Box 9068 P. O. Box 660433 New Albany, OH 43054 Brandon, FL 33509 Dallas, TX 75266-0433

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WFNNB/Victorias Secret P. O. Box 182128 Columbus, OH 43218 B203 12/94

United States Bankruptcy Court Northern District of Illinois

	In re Dagoberto Murcia	Case No	
		Chapter7	
	Debtor(s)		
	DISCLOSURE OF COMPENSATION	N OF ATTORNEY FOR DEBTOR	
;		certify that I am the attorney for the above-named debtor(s) ling of the petition in bankruptcy, or agreed to be paid to me, for services mplation of or in connection with the bankruptcy case is as follow s:	
ı	For legal services, I have agreed to accept	\$1,400.00	
	Prior to the filing of this statement I have received	\$\$ 271.00	
	Balance Due	\$1,129.00	
2.	The source of compensation paid to me was:		
	☐ Other (specify)		
3.	The source of compensation to be paid to me is:		
	☐ Other (specify)		
4. assoc	I have not agreed to share the above-disclosed compensiciates of my law firm.	ation with any other person unless they are members and	
of my	I have agreed to share the above-disclosed compensation law firm. A copy of the agreement, together with a list of the n	n with a other person or persons who are not members or associates names of the people sharing in the compensation, is attached.	
5.	In return for the above-disclosed fee, I have agreed to render	legal service for all aspects of the bankruptcy case, including:	
	b. Preparation and filing of any petition, schedules, statementc. [Other provisions as needed]	for payment of Balance Due, representation of the Debtor at the	
6. Rep	By agreement with the debtor(s), the above-disclosed fee do presentation of the debtor in adversary proceedings and		
		CERTIFICATION	_
	I certify that the foregoing is a complete statement of an debtor(s) in the bankruptcy proceeding.	ny agreement or arrangement for payment to me for representation of the	
	August 12, 2008	/s/ James T. Magee	
	Date	Signature of Attorney	
		Magee, Negele & Associates, P.C.	
		Name of law firm	

Case 08-21153 Dog NITE 15 & P&/12508 A FIRE 15 OF 12 15 OF 17:44:39 Desc Main NORTHERN DISTRICT OF 12 15 OIS EASTERN DIVISION

IN RE:) Chapter 7
Dagoberto Murcia) Bankruptcy Case No.
)
)
Debtor(s).)

(Debtor or Corporate Officer, Partner or Member)

	(
		DECLARATION REGARDIN Signed by Debtor(s) or Co To Be Used When Fili	orporate Representative
PART A.		CLARATION OF PETITIONER completed in all cases.	Date:
	, the und informa provide attorney I(we) un	ation I(we) have given my (our)attorney, including d in the electronically filed petition, statements, as sending the petition, statements, schedules, and inderstand that this DECLARATION must be filed	member, <i>hereby declare under penalty of perjury</i> that the g correct social security number(s) and the information and schedules is true and correct. I(we) consent to my(our) this DECLARATION to the United States Bankruptcy Court d with the Clerk in addition to the petition. I(we) understand ase to be dismissed pursuant to 11 U.S.C. sections 707(a) and
B.		checked and applicable only if the petition marily consumer debts and who has (or h	oner is an individual (or individuals) whose debts have) chosen to file under chapter 7.
			der chapter 7, 11, 12, or 13 of Title 11 United States Code; such chapter; I(we) choose to proceed under chapter 7; oter 7.
C.		checked and applicable only if the petition ey entity.	on is a corporation, partnership, or limited
			mation provided in this petition is true and correct and that I alf of the debtor. The debtor requests relief in accordance
	Signatur	ro.	Signature

(Joint Debtor)